

IN THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A computer implemented remittance payment process, comprising ~~the steps of:~~

receiving a payor request to make a payment to a payee having a plurality of payment remittance centers;

processing the request ~~including information identifying to identify~~ a payor account number with the payee;

processing the account number to select a single remittance center of the plurality remittance centers ~~to which payment is to be made;~~ and

directing remittance advice for the payment to the payee at the single remittance center.

2. (currently amended) The computer implemented remittance payment process of claim 1, wherein the account number is processed to identify information of included in the account number which corresponds to the single remittance center.

3. (currently amended) The computer implemented remittance payment process of claim 2, wherein the identified information of included in the account number ~~includes~~ has one or more alphanumeric characters ~~identifying a single remittance center.~~

4. (currently amended) The computer implemented remittance payment process of claim 1, further comprising: ~~wherein the information includes a payor name and~~

processing the request to identify payee address data, and further comprising the steps of:

~~providing a database including payee records;~~

processing the information payee address data to produce an eleven digit zip code for the payee; and

~~accessing the database to locate~~ payee records corresponding to the eleven digit zip code.

5. (currently amended) The computer implemented remittance payment process of claim 1, further comprising ~~the steps of:~~

~~storing, in a database,~~ alteration rules for each payee indicating a format in which that payee is to receive an account number; and

transforming the ~~received~~ account number into an altered account number according to the alteration rules.

6. (currently amended) A remittance payment system, comprising:

a communicative interface configured to receive a payor request to make payment to a payee having a plurality of payment remittance centers, ~~the request including information identifying a payor account number with a payee; and~~

a processor configured to process the payor request to identify a payor account number with a payee and the account number to select a single payment remittance

center of the plurality of payment remittance centers ~~to which payment should be made,~~
and to generate a signal directing remittance advice for the payment to the payee at the
single payment remittance center.

C3 7. (currently amended) The remittance apparatus of claim 6, wherein the processor is
further configured to process the account number to identify information ~~of~~ included in
the account number ~~which corresponds to the single payment remittance center~~ and to
select the single payment remittance center based upon the identified information.

8. (currently amended) The computer implemented remittance payment process of claim
7, wherein the identified information ~~of~~ included in the account number ~~includes~~ has one
or more alphanumeric characters ~~identifying a single remittance center.~~

9. (currently amended) The remittance apparatus of claim 6, wherein the information
~~includes a payor name and~~ processor is further configured to process the request to
identify payee address data, and further comprising:

C4 a database including payee records;

a mapping unit configured to process the ~~information~~ payee address data to
produce an eleven digit zip code for the payee; and

a retrieval unit configured to access the database to locate payee records
corresponding to the eleven digit zip code.

C5 10. (currently amended) The remittance apparatus of claim 6, further comprising:

a verification unit to verify that the account number conforms to validation rules indicating expected values for fields of the account number; and

a modification unit to alter the account number according to alteration rules expressing processing requirements of a the payee to create an altered account number.

11. (currently amended) An article of manufacture for processing payment information, comprising:

computer readable storage medium; and

a computer program stored on the storage medium;

CS wherein said stored computer program is configured to be readable from said computer readable storage medium by a computer and thereby cause the computer to:

receive a payor request to make payment to a payee having a plurality of payment remittance centers, ~~the request including information identifying a payor account number with a payee;~~

process the payor request to identify a payor account number with the payee and the account number to select a single payment remittance center of the plurality of payment remittance centers ~~to which payment is to be made;~~ and

generate a signal to direct payment remittance advice for the payment to the payee at the single payment remittance center.

12. (currently amended) The article of manufacture of claim 11, wherein the computer program is further configured to cause the computer to process the account number to

identify information of included in the account number and to select the single remittance center based upon the identified information.

c5 13. (currently amended) The article of manufacture of claim 12, wherein the identified information of included in the account number ~~includes~~ has one or more alphanumeric characters ~~identifying a single remittance center~~.

14. (currently amended) The article of manufacture of claim 11, wherein the computer program is further configured to cause the computer to:

~~receive a payor's~~ process the payor request to identify payee payment information ~~with the request for payment;~~

c6 ~~process the payment information to produce an eleven digit zip code for the payee; and~~

~~access a database of payee records to locate payee records~~ corresponding to the eleven digit zip code.

15. (currently amended) The article of manufacture of claim 11, wherein the computer programming is further configured to cause the computer to:

~~receive the account number for the payor; and~~

c7 ~~transform the account number into an altered account number according to alteration rules stored in a database for each~~ the payee indicating a format in which a the payee expects to receive an the account number.

16. (currently amended) A system for processing payment information, comprising:

a communications network;

a first network station, ~~coupled to the network,~~ representing a payor for generating ~~a payor's~~ payor payment information, including ~~payee~~ a name of a payee, address data for the payee prepared by the payor, and ~~an~~ a payor account number with the payee, and communicating the payment information ~~and the account number to the~~ network; and

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a second network station, ~~coupled to the network,~~ representing a payment service provider for receiving ~~a payor's request for the~~ payment, ~~the request including~~ information ~~identifying the payor's account number with a payee, the payee having a plurality of remittance centers,~~ processing the account number to identify a single remittance center of the a plural remittance centers to which payment is to be sent of the payee, and directing payment remittance advice associated with a payment to the payee at the single remittance center.

17. (currently amended) The system for processing payment information of claim 16, wherein a characteristic identifying the single remittance center is ~~located~~ included in the account number.

18. (currently amended) The system for processing payment information of claim 17, wherein the characteristic ~~of the account number includes~~ is one or more alphanumeric characters ~~identifying a single remittance center.~~

19. (currently amended) The system of claim 16, wherein:

the second network station further processes the payment information to produce an eleven digit zip code for the payee, and ~~accesses a database of payees to locate~~ payee records corresponding to the eleven digit zip code.

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20. (currently amended) The system of claim 16, wherein:

the second network station ~~further receives the payor's account number, stores,~~ in includes a database, storing alteration rules for ~~each~~ the payee indicating a format in which that payee is to receive an account number, and transforms the received account number into an altered account number according to the alteration rules.

21. (new) The computer implemented payment remittance process of claim 1, further comprising:

directing the payment to other than the single remittance center.

22. (new) The remittance payment system of claim 6, wherein the processor is further configured to direct the payment to other than the single remittance center.

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23. (new) The article of manufacture of claim 11, wherein the computer program is further configured cause the computer generate a signal to direct the payment to other than the single remittance center.

24. (new) The system for processing payment information of claim 16, wherein the

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second network station is further configured to direct the payment to other than the single remittance center.
